

AMENDMENT NO. 2
AGREEMENT FOR ELECTRONIC FUNDS TRANSFER FINANCIAL SERVICES
STATE OF NORTH CAROLINA AND
BANK OF AMERICA.
(ITS-007062- 1)

This Amendment Number 2 ("Amendment") is made by and among the North Carolina Office of State Controller and the North Carolina Department of State Treasurer (hereinafter referred to as the "STATE") and BANK OF AMERICA, N.A., (hereinafter referred to as "VENDOR") (hereinafter collectively referred to as the "Parties" and in the singular "Party"). This Amendment shall be effective as of the later date of signature below. Capitalized terms used herein and not otherwise defined shall have the meaning ascribed to them in the Agreement.

WITNESSETH:

WHEREAS, the STATE and the VENDOR entered into an "Agreement for Electronic Funds Transfer Financial Services" (ITS-007062-1) dated June 24, 2013, with an Initial Term of five years and the option, at the State's request, for two successive one-year Renewal Terms (hereinafter referred to as the "Agreement");

WHEREAS, the STATE and the VENDOR agreed to amend the Agreement by executing Amendment 1 on November 18, 2014, in order to provide for overdraft fees, and to make available the use of a Uniform Payment Identification Code (UPIC) and the use of Electronic Data Interchange (EDI);

WHEREAS, the parties desire to further amend the Agreement to make available the use of prepaid card services described individually as (i) CashPay Service, (ii) Higher Education Prepaid Debit Card Service, and (iii) Commercial Prepaid Card Service, to be available at the costs as outlined in Attachments E-H (CashPay Prepaid Card Schedule of Fees; North Carolina Commercial Prepaid Card -- Consumer and Business Funds Schedule of Fees; Government Prepaid Schedule of Fees for North Carolina Government Agencies; and North Carolina Higher Education Prepaid Card Schedule of Fees) (herein "Attachments E-H") attached to the Agreement.

NOW THEREFORE, FOR AND IN CONSIDERATION of the performance by each of the Parties of its promises and obligations herein set forth, the STATE and the VENDOR, do hereby mutually covenant and agree to modify the Agreement as follows:

1. Attachments E-H are added.
2. Vendor's CashPay Service Addendum, a copy of which is attached hereto, shall be incorporated as **Exhibit G** to the Agreement.
3. Vendor's Higher Education Prepaid Debit Card Service Addendum, a copy of which is attached hereto, shall be incorporated as **Exhibit H** to the Agreement.
4. Vendor's Commercial Prepaid Card Service Addendum, a copy of which is attached hereto, shall be incorporated as **Exhibit I** to the Agreement.

This Amendment modifies the Agreement only as expressly set forth herein. In all other respects the terms and conditions of the Agreement remain unmodified and in full force and effect.

The parties may execute this Amendment in multiple counterparts, each of which constitutes an original, and all of which, collectively, constitute only one agreement. The signatures of all parties need not appear on the same counterpart, and delivery of an executed counterpart signature page by electronic mail is as effective as executing and delivering the Agreement in the presence of the other party.

IN WITNESS WHEREOF, the parties have caused their duly authorized representatives to execute this Amendment as of the dates written below.

NORTH CAROLINA DEPARTMENT OF
STATE TREASURER

Janet Cowell

Janet Cowell
State Treasurer

Date: 1/30/15

NORTH CAROLINA OFFICE OF
STATE CONTROLLER

Linda Combs

Linda Combs
State Controller

Date: 1/30/15

BANK OF AMERICA, N.A.

Lora Prisock

Lora Prisock
Senior Vice President

Date: January 29, 2015

EXHIBIT G

This Service Addendum an attachment to the
AMENDMENT NO. 2
AGREEMENT FOR ELECTRONIC FUNDS TRANSFER FINANCIAL SERVICES
STATE OF NORTH CAROLINA AND
BANK OF AMERICA. (ITS-007062-1)

which is a part of ITS-007062-1, dated June 24, 2013 (Agreement) between the State of North Carolina (Client) and Bank of America (Bank) with respect to the Services defined below. Capitalized terms used and not defined in this Service Addendum have the meanings assigned in the General Provisions.

1. DEFINITIONS

- a) "Entries" has the meaning provided in the NACHA Rules and also includes any data for Entries and any pre-notification.
- b) "Payee" means employees or other payees of Client who receive payments through deposits made to their CashPay® accounts.
- c) "Service" means the CashPay® Service, as more fully described in any applicable User Documentation, which allows Client to pay its Payees by directly depositing payments to their CashPay accounts. Payees can immediately access their money through ATMs, point-of-sale (POS) terminals and over-the-counter cash assess transactions at offices of financial institutions that accept Visa® cards.
- d) "User Documentation" means any written information Bank provides to Client, including information in electronic format, as amended from time to time, which contains detailed instructions regarding the use of a Service as provided by a particular branch or office. User Documentation may vary from one state to another. Current applicable User Documentation is available upon Client's request.

2. CASHPAY® SERVICE

- a) Client may fund the CashPay® accounts in one of two ways: by initiating Entries through the Automated Clearing House (ACH) system or, upon Bank's approval, by instructing Bank to transfer funds from a deposit account Client maintains with Bank. (ACH Services are governed by the provisions of, and is available only if Client has signed, the ACH Service Addendum.)
- b) If Client chooses to pay by the transfer of funds from Client's account with Bank, Bank will debit Client's account following Bank's receipt of Client's payment instructions, delivered in a mutually agreed-upon format and method. Client must have sufficient Collected and Available Funds in Client's account to cover the transfer amount. In the event that sufficient funds are not available at the time of settlement, Client agrees that Bank may take steps to protect itself, including refusing to fund CashPay accounts and terminating the CashPay Service, without incurring any liability to Client or Client's Payees.
- c) Client must provide Bank with information for each Payee who wishes to open a CashPay® account. Each time Client provides Bank with such information or initiates a transfer of funds to a CashPay® account, Client certifies that the following statements are true and accurate as of such date:
 - I. As of the date Client requests a CashPay account, the Payee is entitled to receive payments issued by Client, and is otherwise qualified to participate in CashPay program.
 - II. All information provided by the Client about the Payee is correct, including but not limited to the Payee's name, date of birth, physical address, social security number or other identifying information contained in another form of identification issued by a governmental entity, employment/occupation, method of verification, country of citizenship, country of residence and source of income. If the Payee is to receive wage payments through a CashPay account, the Payee is legally employable in the U.S.A.
 - III. Client has provided the Payee explanatory CashPay Service information that Bank provided to Client for that purpose, including the USA PATRIOT Act disclosure, and the Payee has authorized the transfer of wages to the CashPay account.
 - IV. The Payee has not cancelled the authorization to transfer the wages to the CashPay® account.
- d) Client agrees to promptly notify Bank of any changes to the Payee enrollment information Client has provided to Bank for this Service or if any employee who has a CashPay® account is no longer employed by Client. Upon Bank's request, Client will promptly provide to Bank any additional information for each Payee to allow Bank to, among other things, verify enrollment information.
- e) As a general rule, ATMs cannot dispense cash in increments other than \$5, \$10 or \$20. This means that Payees may not be able to withdraw at an ATM all funds paid by Client to Payees' CashPay accounts. Bank will wire the difference to any Payee who requests such payment; however, Bank will not be responsible if Payees or others assert a claim against Bank due to this inability to withdraw all funds at an ATM.
- f) Bank will provide the CashPay agreement to the Payees which discloses the terms and conditions of the Payees' CashPay account. Such Payees are not entitled to any rights or benefits Bank gives to Bank's other deposit account holders or debit card holders unless such rights or benefits are contained in the CashPay agreement.
- g) Bank will provide Client with explanatory documentation for Client to give to its Payees. Client must obtain Bank's prior written consent if Client elects to promote the CashPay service using materials (in any format) other than the documentation Bank provided to Client for that purpose.

3. CHANGES TO PROCESSING INSTRUCTIONS

Client may request Bank at any time to change the processing instructions for a Service by contacting its Bank representative. Bank will not be obligated to implement any requested changes until Bank has had a reasonable opportunity to act upon them. In making such changes, Bank is entitled to rely on requests purporting to be from Client. For certain changes, Bank may require that Client's requests be in writing, in a form and manner acceptable to Bank, or be from an authorized person designated by Client. In addition, certain requests may be subject to Bank's approval.

4. BANK AGREEMENT

Each of the clients named on the signature page of Amendment 2 to which this Service Addendum is attached will be deemed a "Client" and each of the banking institutions named on such page will be deemed a "Bank." The individual(s) signing on behalf of each Client has the title(s) specified for the applicable Client and intends by so signing the Amendment 2 that each Client be bound by the Service Addendum.

EXHIBIT H

This Service Addendum an attachment to the

AMENDMENT NO. 2

AGREEMENT FOR ELECTRONIC FUNDS TRANSFER FINANCIAL SERVICES

STATE OF NORTH CAROLINA AND

BANK OF AMERICA. (ITS-007062-1)

which is a part of ITS-007062-1, dated June 24, 2013 (Agreement) between the State of North Carolina (Client) and Bank of America (Bank) with respect to the Service defined below. Capitalized terms used and not defined in this Service Addendum have the meanings assigned in the General Provisions.

1. DEFINITIONS

- a) "Account" means the deposit account accessed by Payees into which Client deposits student financial aid funds.
- b) "Entries" has the meaning provided in the NACHA Rules and also includes any data for Entries and any pre-notification.
- c) "Payee" means a student of Client who receives student financial aid funds payments through deposits made by Client to the Account.
- d) "Service" means the Higher Education Prepaid Debit Card Service, as more fully described in any applicable User Documentation, which allows Client to pay its Payees by directly depositing payments to their Accounts. Payees can immediately access their money through ATMs, point-of-sale (POS) terminals and over-the-counter cash assess transactions at offices of financial institutions that accept Visa® or MasterCard® cards.
- e) "Title IV" means Title IV of the Higher Education Act of 1965, 20 U.S.C. §§1001 et seq., as amended from time to time.
- f) "User Documentation" means any written information Bank provides to Client, including information in electronic format, as amended from time to time, which contains detailed instructions regarding the use of a Service as provided by a particular branch or office. User Documentation may vary from one state to another. Current applicable User Documentation is available upon Client's request.

2. HIGHER EDUCATION PREPAID DEBIT CARD SERVICE

- a) Client acknowledges and agrees that the Service is not intended to constitute administration of Client's participation in a Title IV program and that Bank is not a third party processor as that term is defined in Title IV.
- b) Client may fund the Accounts in one of two ways: by initiating Entries through the Automated Clearing House (ACH) system or, upon Bank's approval, by instructing Bank to transfer funds from a deposit account Client maintains with Bank. (ACH Services are governed by the provisions of, and is available only if Client has signed the ACH Service Addendum.)
- c) If Client chooses to pay by the transfer of funds from Client's account with Bank, Bank will debit Client's account following Bank's receipt of Client's payment instructions, delivered in a mutually agreed-upon format and method. Client must have sufficient Collected and Available Funds in Client's account to cover the transfer amount. In the event that sufficient funds are not available at the time of settlement, Client agrees that Bank may take steps to protect itself, including refusing to fund Accounts and terminating the Service, without incurring any liability to Client or Client's Payees.
- d) Client must provide Bank with information for each Payee who wishes to open an Account. Each time Client provides Bank with such information or initiates a transfer of funds to an Account, Client certifies that the following statements are true and accurate as of such date:
 - I. As of the date Client requests an Account, the Payee is entitled to receive payments issued by Client, and is otherwise qualified to participate in the Higher Education Prepaid Debit Card program.
 - II. All information provided by the Client about the Payee is correct, including but not limited to the Payee's name, date of birth, physical address, social security number or other identifying information contained in another form of identification issued by a governmental entity, employment/ occupation, method of verification, country of citizenship, country of residence and source of income.
 - III. Client has provided the Payee the explanatory Higher Education Prepaid Debit Card Service information that Bank provided to Client for that purpose, and the Payee has authorized the transfer of financial aid funds to the Account.
 - IV. The Payee has not cancelled the authorization to transfer the financial aid funds to the Account.
- e) Client agrees to promptly notify Bank of any changes to the Payee enrollment information Client has provided to Bank for this Service or if any Payee who has an Account is no longer entitled to receive financial aid funds from Client. Upon Bank's request, Client will promptly provide to Bank any additional information for each Payee to allow Bank to, among other things, verify enrollment information.
- f) Bank will provide the Higher Education Prepaid Debit Card Deposit Agreement to the Payees which discloses the terms and conditions of the Payees' Account. Such Payees are not entitled to any rights or benefits Bank gives to Bank's other deposit account holders or debit card holders unless such rights or benefits are contained in such agreement.
- g) Bank will provide Client with explanatory documentation for Client to give to its Payees. Client must obtain Bank's prior written consent if Client elects to promote the Service using materials (in any format) other than the documentation Bank provided to Client for that purpose.

3. CHANGES TO PROCESSING INSTRUCTIONS

Client may request Bank at any time to change the processing instructions for a Service by contacting its Bank representative. Bank will not be obligated to implement any requested changes until Bank has had a reasonable opportunity to act upon them. In making such changes, Bank is entitled to rely on requests purporting to be from Client. For certain changes, Bank may require that Client's requests be in writing, in a form and manner acceptable to Bank, or be from an authorized person designated by Client. In addition, certain requests may be subject to Bank's approval.

4. ADDITIONAL REPRESENTATION AND WARRANTIES

On and as of each day Bank provides the Service to Client, Client represents and warrants that it is in compliance with Title IV.

5. ADDITIONAL TERMINATION PROVISIONS

If Bank is determined to be a third party processor or if Bank determines, in its sole discretion, that changes to rules, regulations, laws or interpretations indicate Bank will be treated as such, Bank may terminate this Addendum effective immediately without incurring any liability to Client or Client's Payees for doing so.

6. BANK AGREEMENT

Each of the clients named on the signature page of Amendment 2 to which this Service Addendum is attached will be deemed a "Client" and each of the banking institutions named on such page will be deemed a "Bank." The individual(s) signing on behalf of each Client has the title(s) specified for the applicable Client and intends by so signing the Amendment 2 that each Client be bound by the Service Addendum.



EXHIBIT I

This Service Addendum an attachment to the

AMENDMENT NO. 2

AGREEMENT FOR ELECTRONIC FUNDS TRANSFER FINANCIAL SERVICES
STATE OF NORTH CAROLINA AND
BANK OF AMERICA. (ITS-007062-1)

which is a part of ITS-007062-1, dated June 24, 2013 (Agreement) between the State of North Carolina (Client) and Bank of America (Bank) with respect to the Services defined below. Capitalized terms used and not defined in this Service Addendum have the meanings assigned in the General Provisions.

The accompanying List of Banks and Services includes the names of the Services currently offered by Bank which are covered by this Addendum. Bank may update the list from time to time. Client may contact its Bank representative at any time in order to receive an updated list.

1. DEFINITIONS

- a) "Cardholder" means Client's employee or any other person who Client designates in writing to receive a Commercial Prepaid Card. If Client or a Cardholder makes a Commercial Prepaid Card available to another party, that person will also be considered a Cardholder.
- b) "Commercial Prepaid Card" means a pre-paid magnetic strip-based plastic card issued by Bank for a Cardholder's purchase of goods or services or for cash withdrawals.
- c) "Service" means the Commercial Prepaid Card Service, as more fully described in any applicable User Documentation, which allows Client to distribute Commercial Prepaid Cards to Cardholders that permit them access to a predetermined amount of funds. Commercial Prepaid Cards may be used at automated teller machines ("ATMs"), point-of-sale ("POS") terminals and for over-the-counter cash assess transactions at offices of financial institutions that accept Visa® cards.
- d) "Transaction" means the purchase or reservation of goods or services or a cash advance made or facilitated by use of a Commercial Prepaid Card.
- e) "User Documentation" means any written information Bank provides to Client, including information in electronic format, as amended from time to time, which contains detailed instructions regarding the use of a Service as provided by a particular branch or office. User Documentation may vary from one state to another. Current applicable User Documentation is available upon Client's request.

2. COMMERCIAL PREPAID CARD SERVICE

- a) Bank will issue Commercial Prepaid Cards to Client on Client's request after Client has provided Bank such information regarding the Commercial Prepaid Card as Bank may require at that time. Before Bank issues each Commercial Prepaid Card, Bank will debit funds from a deposit account Client maintains with Bank for the value amount of the Commercial Prepaid Card issued.
- b) Bank will mail the Commercial Prepaid Cards to the address or addresses Client provides Bank, together with a copy of the agreement between Bank and the Cardholder, Bank's privacy policy for consumers (if applicable) and instructions for activating the Commercial Prepaid Card.
- c) Bank will deduct the amount of each Transaction, which may include fees added by the ATM owner or the applicable network, from the value amount with respect to the Commercial Prepaid Card. Bank will also deduct applicable Cardholder fees.
- d) If Bank has agreed that a Commercial Prepaid Card is reloadable, Client may request Bank to add value to previously issued Commercial Prepaid Cards by providing such information as Bank may require at that time. Upon receipt of Client's request and the required information, Bank will debit Client's deposit account with Bank for the amount to be added to the existing Commercial Prepaid Cards.
- e) If there are insufficient Collected and Available Funds in Client's account, Bank has no obligation to issue or activate any Commercial Prepaid Card or to add value to any existing Commercial Prepaid Card and may suspend or reverse any completed value load.

3. COMMERCIAL PREPAID CARD CREATION

All Commercial Prepaid Cards shall identify Bank as the issuer and shall include such other names and trademarks as Bank requires. If Client elects to customize the Commercial Prepaid Cards, Client will be responsible for any additional costs in the design or production of the Commercial Prepaid Cards. Client will provide graphics, promotional material and wording to Bank for review and approval and Client must comply with all the rules of Visa USA, Inc. and other systems or organizations, as applicable. Client will allow Bank to use Client's artwork on the Commercial Prepaid Cards, provided that Client shall have first reviewed and approved such use. Client will indemnify and hold Bank harmless from any and all liabilities, claims, costs, expenses and damages of any nature (including Legal Expenses) arising from any claim that the artwork Client supplied infringes the intellectual property rights of any third party.

4. COMMERCIAL PREPAID CARD ACTIVATION

Each Cardholder will be instructed to call a toll-free (in the U.S.A.) number and use an interactive voice response system to authenticate the Cardholder by using a number unique to the Cardholder in order to activate the Commercial Prepaid Card. During this call, the Cardholder will receive their PIN, if applicable. The Cardholder can change the PIN at that time to any four digit number. Once the call is successfully

completed, the Commercial Prepaid Card will be activated. Client will be responsible for informing each Cardholder of any other restrictions Client may impose on the use of the Commercial Prepaid Card, and Bank will not have any responsibility for enforcing those restrictions.

5. COMMERCIAL PREPAID CARD USAGE

Bank may refuse to issue or add value to any Commercial Prepaid Card if Bank believes the Commercial Prepaid Card will or may be used in violation, or may cause Bank to be in violation, of any law or regulation, or any rule of any payment system. Bank will use reasonable efforts to prevent any overdraft with respect to a Commercial Prepaid Card or any unauthorized use of a Commercial Prepaid Card, but cannot ensure Bank will be able to do so.

6. CHANGES TO PROCESSING INSTRUCTIONS

Client may request Bank at any time to change the processing instructions for a Service by contacting its Bank representative. Bank will not be obligated to implement any requested changes until Bank has had a reasonable opportunity to act upon them. In making such changes, Bank is entitled to rely on requests purporting to be from Client. For certain changes, Bank may require that Client's requests be in writing, in a form and manner acceptable to Bank, or be from an authorized person designated by Client. In addition, certain requests may be subject to Bank's approval.

7. BANK AGREEMENT

Each of the clients named on the signature page of Amendment 2 to which this Service Addendum is attached will be deemed a "Client" and each of the banking institutions named on such page will be deemed a "Bank." The individual(s) signing on behalf of each Client has the title(s) specified for the applicable Client and intends by so signing Amendment 2 that each Client be bound by the Service Addendum.

CLIENT FEE SCHEDULE

Effective August 1, 2014

SERVICE NAME	USD	UNIT PRICE	UNIT OF MEASURE
Standard Fees Paid by Client			
Card Issuance*	\$	3.00	per card

**This fee may be reduced or waived dependent upon expected card usage, number of cards and average value load for a given program. Bank of America will present distinct and reduced pricing for unemployment insurance, disability insurance and child support payments to those respective agencies.*

CARDHOLDER FEE SCHEDULE

Services with No Fees

PURCHASE TRANSACTIONS

Purchase at merchants (signed, using PIN, online, phone, or mail purchases) No Fee

ATM TRANSACTIONS*

Bank of America ATM Withdrawal (in the U.S.) No Fee

ATM Balance Inquiries (all ATMs) No Fee

OTHER SERVICES

Online, Automated, Live or International Customer Service Inquiry No Fee

Online Funds Transfer No Fee

Services with Fees

ATM TRANSACTION FEES*

Non-Bank of America ATM Withdrawals (in the U.S.) \$2.00 per transaction

ATM Withdrawal International (all ATMs outside the U.S.) \$3.00 per transaction

Declined Transaction (ATMs only) \$0.50 per declined transaction

OTHER SERVICE FEES

Teller Cash Access No Fee for first withdrawal each deposit period, \$5.00 thereafter.
(Available at financial institutions that accept VISA cards)
(Limited to available balance only)

Emergency Cash Transfer (in the U.S.) \$15.00 per request

Card Replacement Domestic No fee for first replacement each year, \$5.00 thereafter

Card Replacement - Express Delivery (additional charge) \$15.00 per request

Card Replacement (outside the U.S.) Quote provided at time of request, as price varies by country

Mailed account statement \$1.00 per statement

International Transaction Fee 3% of U.S. Dollar amount of transaction

Check Issuance Upon Account Closure \$5.00 per request

*ATM owners may impose an additional "convenience fee" or "surcharge fee" for certain ATM transactions (a sign should be posted at the ATM to indicate additional fees); however, you will not be charged any additional convenience or surcharge fees at a Bank of America ATM. A Bank of America ATM means an ATM that prominently displays the Bank of America name and logo. Balance inquiries may not be available at all ATMs outside the U.S.

An ATM Transaction Decline occurs when you request an amount greater than your balance or you incorrectly enter your PIN more than four times.

North Carolina Commercial Prepaid Card – Consumer and Business Funds Schedule of Fees

Effective August 1, 2014

For use in consumer-owned funds prepaid card programs.

SERVICE NAME	USD	UNIT PRICE	UNIT OF MEASURE
Standard Fees Paid by Company			
Card Issuance and Renewal Cards*	\$	3.00	per BAC card
Custom Card Issuance and Renewal Cards*		3.50	per logo card
Value Load Fee*	\$	0.50	per load, per card

***This fee may be reduced or waived dependent upon expected card usage, number of cards and average value load for a given program.**

Bank shall provide Client an invoice for all fees incurred each calendar month. Invoiced fees shall be debited from the Client's funding account and if there is not sufficient funds available an additional late fee charge of 2% per month shall be added.

SERVICE NAME	USD	UNIT PRICE	UNIT OF MEASURE
Standard Fees Paid by Cardholder			
PIN or Signature purchases (in-store, online, phone)	\$	No Fee	per transaction
PIN Cash-back with purchase transaction	\$	No Fee	per transaction
Bank of America ATM Withdrawal Fee (domestic US)	\$	No Fee	per transaction
Non-Bank of America ATM Withdrawal Fee (domestic US)	\$	1.50	per transaction
ATM Balance Inquiry	\$	No fee	per transaction
ATM Withdrawal Decline	\$	0.25	per transaction
ATM Withdrawal Fee - int'l	\$	3.50	per transaction
Teller Cash Withdrawal	\$	5.00	1 free per month, then \$5.00 thereafter
Live agent Cardholder Services	\$	1.00	1 free per week, then \$1.00 thereafter
IVR Cardholder Services	\$	No Fee	per transaction
Website Cardholder Services	\$	No Fee	per transaction
PIN Change Request	\$	0.50	1 free per year, then \$0.50 thereafter
Lost/stolen card processing – replacement (domestic US)	\$	5.00	per request (USPS)
Replacement – expedited – (domestic US)	\$	15.00	per request (expedited)
Account Closure/Check Request	\$	5.00	per request
Foreign Currency Conversion	\$	3.00%	per transaction
Paper Statement Mailed to Cardholder	\$	1.00	per statement

If a transaction is completed at an ATM not displaying a Bank of America logo, an additional surcharge by the ATM owner may be assessed.

CARDHOLDER FEE SCHEDULE

Effective August 1, 2014

There are no fees to the client for Higher Education Prepaid Card programs. All fees are assessed to the cardholder.

Services with No Fees

PURCHASE TRANSACTIONS

Purchase at merchants (signed, using PIN, online, phone, or mail purchases) No Fee

ATM TRANSACTIONS*

Bank of America ATM Withdrawal Domestic No Fee

ATM Balance Inquiries No Fee

OTHER SERVICES

Online, Automated, Live or International Customer Service Inquiry No Fee

Services with Fees

ATM TRANSACTION FEES*

Non-Bank of America ATM Withdrawals Domestic \$2.00 per transaction

ATM Withdrawal International (all ATMs) \$3.00 per transaction

Declined Transaction (ATMs only) \$0.50 per declined transaction

OTHER SERVICE FEES

Teller Cash Access
(Available at financial institutions that accept VISA cards)
(Limited to available balance only) No Fee for first withdrawal each month, \$5.00 thereafter.

Card Replacement Domestic No fee for first replacement each year, \$5.00 thereafter

Card Replacement - Express Delivery (additional charge) \$15.00 per request

Card Replacement International Quote provided at time of request, as price varies by country

Mailed Monthly Account Statement \$1.00 per statement

International Transaction Fee 3% of U.S. Dollar amount of transaction

Account Closure Check Issuance \$5.00 per request

*ATM owners may impose an additional "convenience fee" or "surcharge fee" for certain ATM transactions (a sign should be posted at the ATM to indicate additional fees); however, you will not be charged any additional convenience or surcharge fees at a Bank of America ATM. A Bank of America ATM means an ATM that prominently displays the Bank of America name and logo. An ATM Transaction Decline occurs when you request an amount greater than your balance or you incorrectly enter your PIN more than four times. Balance inquiries may not be available at all ATMs outside the U.S.

CARDHOLDER FEE SCHEDULE

Effective August 1, 2014

COMPANY FEES

Enrollment		
Account owner electronic enrollment		No Fee
Web application monthly access fee		No Fee
Funding		
ACH funding	No card program fee – Standard ACH per-item fee	No Fee
Web exception funding (optional)		No Fee

CARDHOLDER / ACCOUNT OWNER – COMPLETE FEE SCHEDULE

Monthly fees		No Fee
Monthly maintenance		No Fee
ATM and purchase transaction fees		
Bank of America ATM withdrawal domestic*		No Fee
Non-Bank of America ATM withdrawal domestic*		\$1.50 each
ATM withdrawal international		\$3.50 each
ATM balance inquiries**		No Fee
ATM transaction decline		No Fee
Signature-based purchase at Visa merchants		No Fee
Pinned POS purchase		No Fee
Other service fees		
Automated customer service inquiry		No Fee
Live customer service inquiry domestic		No Fee
PIN changes		No Fee
Emergency cash transfer for remaining account balance (under \$20.00)	One waived per year	
Emergency cash transfer domestic		\$15.00
Emergency cash transfer international		\$30.00
Teller Cash Access <i>(Available at financial institutions that accept VISA cards)</i> <i>(Limited to available balance only)</i>		No Fee
Online Funds Transfer	One waived per year, \$5.00 thereafter	
Card replacement domestic		\$15.00
Card replacement – Express delivery (additional charge)		\$15.00
Card replacement international	2% of U.S. dollar amount of transaction	
International transaction fee		\$5.00
Account closure fee (check issued)		\$100.00 (or such amount as may be set by law)
Legal Process Fee		

Most cardholder / account-owner fees may be paid by the employer.

* ATM owners may choose to charge an additional convenience fee or surcharge (a sign should be posted at the ATM to indicate additional fees); however, ATMs displaying Bank of America signs will not charge any additional surcharge to CashPay cardholders.
**Balance inquiries may not be available at all ATMs outside the United States.